



Fact Sheet: President Trump's Executive Order Targeting The Affordable Care Act Is Another Broken Promise That Will Increase Health Care Costs For Americans

- President Trump promised to provide “insurance for everybody”, but this order is another broken promise that takes us in the opposite direction.
- The executive order is creating confusion about the future of our health care system and will likely lead to higher costs and less access to health care coverage for working Americans.
- It also paves the way for insurance companies to make it more expensive to access maternity care, birth control, and addiction and mental health services.

Background: *The order is President Trump's first action to undermine the Affordable Care Act “pending repeal”. It instructs the Secretary and the heads of all other agencies to “exercise all authority and discretion available to them to waive, defer, grant exemptions from, or delay” parts of the ACA that “would impose a fiscal burden on any State or a cost, fee, tax, penalty, or regulatory burden on individuals, families, healthcare providers, health insurers, patients, recipients of healthcare services, purchasers of health insurance, or makers of medical devices, products, or medications”. The President also gave the secretary of HHS the authority to make the law less of a “burden” on business and consumers. The Administration is expected to use the order to take actions to undermine the ACA's individual mandate. [White House, [1/20/17](#)]*

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President Trump has promised that everyone will have insurance and that those now covered under the ACA will have better health care under his plan.

- **President Trump:** “We're going to have insurance for everybody. There was a philosophy in some circles that if you can't pay for it, you don't get it. That's not going to happen with us.” [Washington Post, [1/15/17](#)]
- **President Trump:** People covered under the law “can expect to have great health care. It will be in a much simplified form. Much less expensive and much better.” [Washington Post, [1/15/17](#)]

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Even Republicans agree that the President's executive order is creating confusion.

- **Sen. Collins (R-ME):** “I think that the executive order is very confusing and that we really don't know yet what the impact will be.” [Vox, [1/23/17](#)]
- **Former staffer to Republican Finance Committee Chairman Grassley, Rodney Whitlock:** This executive order is “something incredibly cryptic that nobody understands” [NYTimes, [1/21/17](#)]

This order will result in more Americans without insurance and higher costs for those with insurance. By allowing agencies to begin dismantling core elements of the ACA, like the individual mandate, the order will undermine the health care marketplace, resulting in:

- **Millions more uninsured.** CBO has estimated that repealing the individual mandate would add 15 million people to the ranks of the uninsured, for a total of 43 million uninsured by 2026. [CBO, [12/08/16](#)]
 - Millions are covered through the individual marketplaces. [To see how many are covered in your state, click here.](#)
- **Increased premium costs.** CBO has estimated that repeal of the individual mandate would lead to premium increases of 20 percent in the individual market. [CBO, [12/08/16](#)]

The Trump Administration is already using the order to throw the health care market into chaos.

- **The Administration has proposed a rule that would increase costs for consumers.** The rule would allow insurers offering plans in the individual market to offer lower quality plans while giving consumers reduced tax credits to purchase plans. [CBPP, [2/15/16](#)]
- **The IRS has already started using this order to undermine the ACA's individual mandate.** The IRS said in a statement on February 14, 2017 that they will not reject tax forms from people who fail to answer whether they have health care, loosening enforcement of the ACA's individual mandate. [The Hill, [2/15/17](#)]

The order also paves the way for insurance companies to make it more expensive to access maternity care, birth control, and addiction and mental health services.

The order allows agencies to begin rolling back health care protections that Americans rely on and insurers have tried to repeal. The order directs agencies to “waive, defer, grant exemptions from or delay” parts of the ACA that could present a fiscal or regulatory burden. Experts expect that the Trump Administration will use this authority to begin rolling back essential health benefit protections and provide more expansive Medicaid waivers, which could lead to –

- **Higher costs for birth control.** Repealing the Affordable Care Act could cost women \$1.4 billion or more in copays. Women choosing oral contraceptives have saved on average about \$250 per year as a result of the ACA. [Health Affairs, [1/27/15](#); Washington Post, [7/8/15](#)]
- **Higher costs for those who suffer from addiction, including heroin and prescription drug addiction.** Before the ACA, a third of health insurance plans did not offer substance abuse services. The ACA made substance abuse services an essential health benefit, which expanded substance abuse coverage for almost 5 million Americans in 2014 alone. [HHS, [1/16/11](#)]
- **Higher costs for women who need maternity care.** In 2012, before the ACA was fully implemented, maternity coverage was largely unavailable in the individual market. Even including states that mandated maternity coverage, only 12% of health plans available to a 30-year old woman provided maternity coverage. [National Women's Law Center, [2012](#)]